



Order Filed on January 4, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

WNI 16-016765
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ATTORNEYS FOR MIDFIRST BANK

IN RE:

SCOTT MICHAEL BAYLES AND GERALDINE
MARIE BAYLES, DEBTORS

CASE NO.: 19-17417-MBK

JUDGE: HONORABLE MICHAEL B.
KAPLAN

CHAPTER: 13

AMENDED ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: January 4, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for MidFirst Bank, hereinafter "Secured Creditor", upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtors to make post-petition payments on a mortgage obligation and due notice of said Motion and the supporting Certification having been given by mail to the Trustee, the Debtors and the attorney for the Debtors, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. This Order hereby amends the Consent Order Resolving Motion for Relief from Stay entered November 14, 2019; ECF Doc.: 56.
2. Debtors are currently delinquent in post-petition payments to Secured Creditor for the months of July 1, 2019 through October 1, 2019 in the total amount of \$9,072.32.
3. Debtors agree to capitalize the post-petition delinquency outlined in Paragraph one (1), \$9,072.32, to be paid to Secured Creditor through the remaining Chapter 13 Plan. Debtors shall file a Modified Chapter 13 Plan within fifteen (15) days of entry of this order.
4. Starting November 1, 2019, Debtors agree to maintain all contractually due payments to Secured Creditor, which currently amount to \$2,328.73.
5. Payments should be submitted to the Secured Creditor via Certified Check to the below address:

Wells Fargo Home Mortgage
PO Box 14507
Des Moines, IA 50306

6. If the Debtor(s) fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor(s) failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s) Counsel and Debtor(s) as required by the local bankruptcy rules.